

**Maybank Islamic myimpact Ikhwan Mastercard
 Platinum Credit Card-i**

Cashback Terms and Conditions

The Maybank Islamic myimpact Ikhwan Mastercard Platinum Credit Card-i Cashback (“Cashback”) is available to all Maybank Islamic myimpact Ikhwan Mastercard Platinum Credit Card-i’s (“Card”) Principal cardmember (referred to as “Cardmembers”) who are in good credit standing as may be determined by Maybank Islamic Berhad (Co. No. 200701029411) (referred to as “the Bank”) at its discretion. The Cardmembers shall be entitled to Cashback subject to the following conditions:

1. The Cashback is to be rewarded based on Cardmembers’ spend using Maybank Islamic myimpact Ikhwan Mastercard Platinum Credit Card-i based on the following criteria:
 - a. 1% Cashback for spending at ESG-friendly merchants under Merchant Categories Codes (MCCs) listed below:

MCC	Description
4111	Local and Suburban Commuter Passenger Transportation, Including Ferries
4112	Passenger Railways
4121	Taxicabs and Limousines
4131	Bus Lines
5074	Plumbing and Heating Equipment and Supplies
5552	Electric Vehicle Charging
5655	Sports and Riding Apparel Stores
5912	Drug Stores and Pharmacies
5931	Used Merchandise and Secondhand Stores
5940	Bicycle Shops-Sales and Service
5941	Sporting Goods Stores
7512	Automobile Rental Agency
7622	Electronics Repair Shops
7629	Electrical and Small Appliance Repair Shops
7699	Miscellaneous Repair Shops and Related Services
7997	Membership Clubs (Sports, Recreation, Athletic), Country Clubs, and Private Golf Courses
8211	Elementary and Secondary Schools
8220	Colleges, Universities, Professional Schools, and Junior Colleges

- b. 0.5% cashback on other retail spending using contactless payment, Apple Pay and Samsung Pay

2. The capping on the Cashback reward will be as follows:-

1% Cash Back when spending at Environment, Social & Governance ('ESG')-friendly merchant categories	Monthly Cash Back capped at maximum RM35
0.5% Cash Back on other retail spending through contactless payment	Monthly Cash Back capped at maximum RM35

Note: Only Cash Back amount above RM1.00 will be awarded to Cardmember.

3. The Cashback will not be rewarded to the following transactions:

- Transactions for Maybank EzyCash/-i, Maybank EzyPay Plus/-i, Maybank Ezypay/-i, Cash Treats/-i, Cash Advance, Balance Transfer/-i, Quasi Cash;
- Payment to JomPay;
- FPX transaction - payment to service providers;
- Refunded, disputed, unauthorized or fraudulent retail transactions;
- Payment for transactions fee, payment for annual card membership fees, profit payments, late payment fees, charges for cash withdrawals;
- Any other form of services or miscellaneous fees i.e. legal fees, statement reprint request fees etc.
- Spend on Petrol, Airlines, Government Bodies, utilities and e-wallets reloads.

Category	Merchant Category Code	Description
Government Services	9211	Court Costs (including Alimony and Child Support)
	9222	Fines
	9223	Bail and Bond Payments
	9311	Tax Payments
	9399	Government Services (Not Elsewhere Classified)
	9402	Postal Services - Government Only
	9405	Intra - Government Transactions
Utilities	4900	1. Electric: TNB, TNB Kiosk, Sabah Electricity, Sesco Sarawak Energy, etc. 2. Gas: Gas Malaysia 3. Sanitary: Indah Water Konsortium Sdn Bhd, etc 4. Water: Pengurusan Air Selangor Sdn.Bhd-Syabas, Jabatan Bekalan Air, etc

4. Transactions made by the Supplementary card also entitled to the Cashback where the

spending will be aggregated with Principal Card spending. The Cashback will be credited to the Principal Card's account.

5. Cashback will be credited to the Principal Credit Card's account by the 1st of the calendar month.
6. During the crediting of the cashback which is on the first (1st) of every month, the card must be active/valid, subsisting and in good credit standing as may be determined by the Bank.
7. Cashback shall be calculated based on a rate determined by the Bank at its discretion and from time to time based on calendar month.
8. In order to entitle for Cashback, the online retail transaction has to be posted into the account by merchants (not floating).
9. The Bank reserves the right to withhold or cancel Cashback reward where the account is overdue, delinquent, closed, under investigation or the Cardmembers are in dispute with the Bank.
10. The Bank reserves the right to vary, modify, change, add, delete, cancel, suspend or terminate any of the features of the Card and to vary, add or delete any of these Terms and Conditions at any time at its absolute discretion by giving the Cardmembers twenty one (21) calendar days prior notice via Maybank's website at www.maybank.com.my or any other channel that the Bank deems appropriate.
11. The termination or suspension by the Bank of the Cashback feature does not entitle the Cardmembers to any claim against or compensation from the Bank for any losses or damages incurred by the Cardmembers as a result of the termination or suspension.
12. Cardmembers are bound by these terms and conditions and to view Maybank's website on regular basis to keep-up-to date with any changes or variations made to the terms and conditions and seek clarification from the Bank should any of the terms or conditions be not fully understood.

Kad Kredit-i Ikhwan Maybank Islamic myimpact Mastercard Platinum

Terma dan Syarat Pulangan Tunai

Pulangan Tunai Kad Kredit-i Ikhwan Maybank Islamic myimpact Mastercard Platinum ("Pulangan Tunai") adalah terbuka kepada semua Ahli Kad Utama dan Ahli Kad Tambahan Kad Kredit-i Ikhwan Maybank Islamic myimpact Mastercard Platinum ("Kad") (secara kolektif dirujuk sebagai "Ahli Kad") dan dalam kedudukan kredit yang baik sebagaimana yang ditentukan oleh Maybank Islamic Berhad (Co. No. 200701029411) (dirujuk sebagai "Bank") di atas budi bicaranya. Ahli Kad berhak menikmati Pulangan Tunai tertakluk kepada syarat-syarat berikut

1. Pulangan Tunai akan diberi berdasarkan perbelanjaan Ahli Kad menggunakan Kad Kredit-i Maybank Islamic myimpact Ikhwan Mastercard Platinum berdasarkan kriteria berikut:
 - a. Pulangan Tunai 1% bagi transaksi mesra karbon di bawah Kod Kategori Pedagang (KKP) yang disenaraikan di bawah

KPP	Huraian
4111	Pengangkutan Penumpang Komuter Tempatan dan Pinggir Bandar, termasuk Feri
4112	Keretapi Penumpang
4121	Teksi dan Limosin
4131	Syarikat Bas
5074	Peralatan dan Bekalan Paip dan Pemanas
5552	Pengecasan Kenderaan Elektrik
5655	Kedai pakaian sukan dan menunggang kuda
5912	Kedai Ubat dan Farmasi
5931	Kedai Barangan Terpakai
5940	Kedai Basikal-Jualan dan Perkhidmatan
5941	Kedai Barangan Sukan
7512	Agensi Sewa Kereta
7622	Kedai Membaiki alat Elektronik
7629	Kedai Membaiki Perkakas Elektrik dan Kecil
7699	Kedai Membaik pulih dan perkhidmatan yang berkaitan
7997	Keahlian Kelab (Sukan, Rekreasi, Olahraga), Kelab Golf dan Padang Golf Persendirian
8211	Sekolah Rendah dan Menengah
8220	Kolej, Universiti, Sekolah Profesional, dan Maktab Rendah

- b. Pulangan Tunai 0.5% untuk pembayaran tanpa sentuh seperti Apple Pay dan Samsung Pay

2. Pulangan Tunai akan dihadkan seperti yang berikut:

Pulangan Tunai 1% bagi transaksi bawah Kod Kategori Pedagang (KKP) mesra karbon	Pulangan Tunai Bulanan dihadkan kepada maksimum RM35
Pulangan Tunai 0.5% untuk pembayaran tanpa sentuh	Pulangan Tunai Bulanan dihadkan kepada maksimum RM35

Nota: Hanya Pulangan Tunai yang melebihi RM1.00 akan diberikan kepada Ahli Kad.

3. Pulangan Tunai tidak akan diberikan untuk transaksi berikut:

- Transaksi EzyCash/-i Maybank, EzyPay Plus/-i Maybank, Ezypay/-i Maybank(transaksi bulanan berulang sahaja), Cash Treats/-i, Pendahuluan Tunai, Pindahan Baki/-i, Quasi Cash
- Pembayaran kepada JomPay
- Transaksi FPX - Pembayaran kepada pembekal perkhidmatan
- Transaksi bayaran balik, transaksi yang dipertikaikan, transaksi runcit yang tidak sah atau penipuan;
- Sebarang bentuk perkhidmatan atau pelbagai yuran lain;
- Petrol, Syarikat Penerbangan, Badan Kerajaan, utiliti, dan tambah nilai e-dompet

Kategori	Kod kategori saudagar	Deskripsi
Perkhidmatan Kerajaan	9211	Kos Mahkamah (Termasuk Alimoni dan Sokongan Anak)
	9222	Denda
	9223	Pembayaran Jaminan dan Bon
	9311	Pembayaran Cukai
	9399	Pekhidmatan Kerajaan (Tidak dikelaskan di tempat Cukai)
	9402	Perkhidmatan Pos - Kerajaan Sahaja
	9405	Transaksi Intra-Kerajaan
Utiliti	4900	<ol style="list-style-type: none"> 1. Elektrik : TNB, TNB Kiosk, Sabah Electricity, SESCO Sarawak Energy, etc. 2. Gas: Gas Malaysia 3. Kebersihan : Indah Water Konsortium Sdn Bhd, etc. 4. Air : Pengurusan Air Selangor Sdn. Bhd- Syabas, Jabatan Bekalan Air, etc.

4. Transaksi yang dibuat oleh kad Tambahan juga berhak mendapat Pulangan Tunai di mana perbelanjaan akan diagregatkan dengan perbelanjaan Kad Utama. Pulangan Tunai akan

dikreditkan ke akaun Kad Utama.

5. Pulangan Tunai akan dikreditkan ke akaun Kad Kredit Utama selewat-lewatnya pada hari pertama kalendar bulan.
6. Semasa pengkreditan pulangan tunai yang pada hari pertama setiap bulan, kad mestilah aktif/sah, kekal dan dalam kedudukan kredit yang baik seperti yang mungkin ditentukan oleh pihak Bank.
7. Pulangan Tunai akan dikira berdasarkan kadar yang ditentukan oleh pihak Bank mengikut budi bicara dan dari semasa ke semasa berdasarkan bulan kalendar.
8. Untuk layak mendapatkan Pulangan Tunai, transaksi runcit dalam talian perlu direkodkan ke dalam akaun oleh peniaga.
9. Bank berhak untuk menahan atau membatalkan ganjaran Pulangan Tunai di mana akaun tertunggak, ditutup, dalam siasatan atau Ahli Kad dalam pertikaian dengan pihak Bank.
10. Bank berhak untuk mengubah, mengubah suai, menukar, menambah, memadam, membatalkan, menggantung atau menamatkan mana-mana ciri Pulangan Tunai (termasuk tetapi tidak terhad kepada pengurangan ganjaran Pulangan Tunai) dan mengubah, menambah atau memadam mana-mana Terma dan Syarat ini pada bila-bila masa mengikut budi bicara mutlaknya dengan memberikan notis awal dua puluh satu (21) hari kalendar kepada Ahli Kad melalui laman web Maybank di www.maybank.com.my atau mana-mana saluran lain yang pihak Bank anggap sesuai.
11. Penamatan atau penggantungan Pulangan Tunai oleh pihak Bank tidak memberi hak kepada Ahli Kad untuk melakukan sebarang tuntutan atau pampasan terhadap Bank untuk sebarang kerugian atau kerosakan yang ditanggung oleh Ahli Kad akibat daripada tindakan penamatan atau penggantungan tersebut.
12. Ahli Kad adalah terikat dengan terma dan syarat ini dan perlu melihat laman web Maybank secara berkala untuk mengikuti perkembangan terkini dengan sebarang perubahan atau variasi yang dibuat kepada terma dan syarat dan akan mendapatkan penjelasan daripada pihak Bank sekiranya mana-mana terma atau syarat tidak difahami sepenuhnya.